

FACTS

WHAT DOES Citizens Finance & Tax Service, LLC DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: ■ Social Security number and income information ■ account balances and payment history ■ credit history and employment information
How?	All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Citizens Finance & Tax Service, LLC-NMLS# 2035045 chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citizens Finance & Tax Service, LLC-NMLS# 2035045 share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 706-278-5653 or go to Citizens Finance & Tax Service, LLC location.
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Mail-in Form Leave Blank OR If you have a joint account, your choice (s) will apply to everyone on your account unless you mark below. ☐ Apply my choices only to me	Mark any/all you want to limit ☐ Do not use my information to offer your products and services to me. ☐ Do not share information about my creditworthiness, transactions or experiences with your affiliates for their everyday business purposes. ☐ Do not allow your affiliates to use my personal information to market to me. ☐ Do not share my personal information with nonaffiliates to market their products and services to me.
	NAME - _____ ADDRESS _____ CITY, ST ZIP _____ ACCOUNT# _____
MAIL TO:	Citizens Finance & Tax Service, LLC 320 S Hamilton St Dalton, GA 30721

Who we are

Who is providing this notice?

Citizens Finance & Tax Service, LLC-NMLS# 2035045

What we do

How does **Citizens Finance & Tax Service, LLC-NMLS# 2035045** protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

Only those employees who need access to your account for the purpose of performing their job responsibilities are authorized access.

How does **Citizens Finance & Tax Service, LLC-NMLS# 2035045** collect my personal information?

We collect your personal information, for example, when you

- open and account or apply for a loan
- provide wage information or provide employment information
- show your driver's license or government issued ID

We also collect your personal information from others, such as credit bureaus or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account unless you tell us otherwise.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- **Citizens Finance & Tax Service, LLC-NMLS# 2035045 does not share with our affiliates.**

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- **Citizens Finance & Tax Service, LLC-NMLS# 2035045 does not share with nonaffiliates so they can market to you.**

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- **Citizens Finance & Tax Service, LLC-NMLS# 2035045 does not use your information for joint marketing purposes.**

Other important information

SIGNED:

DATE RECEIVED: